

P. O. Box 105518
Atlanta, GA 30348

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000453726-29
Michael Dawe
744 Wheelwright Rd
Barre, MA 01005-8850



Dear Michael Dawe:
Equifax has now completed the reinvestigation you requested of certain information in your Equifax credit file. The results of our reinvestigation of these items are below.

Credit Account Information
(For your security, the last 4 digits of account numbers reported by credit grantors)

(This section includes open and closed accounts reported by credit grantors.)

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

The Results Of Our Reinvestigation

Capital One, N.A. Account Number 781260177770*	PO Box 26030, Richmond, VA 23260-6030 Credit Limit \$0	Terms Duration		Activity Description	Months Revd	Creditor Classification			
		Date Opened	High Credit						
Items As of Date Reported 06/2004	Balance Amount \$16,223	Amount Past Due \$16,223	Date of Last Payment 08/2001	Payment Amount \$0	Scheduled Payment Amount \$0	08/2001	Deferred Pay Start Date \$0	Balloon Pay Amount \$0	Date Closed
Current Status - Charge Off ; Type of Account - Installment ; Type of Loan - Credit Card ; Whose Account - Individual Account;									

Account History
08/2002 07/2002 06/2002 05/2002
with Status Codes 4 3 2 1

>> We have researched the credit account. Account # - 78126017770* The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: Capital One, PO Box 26030, Richmond VA 23260-6030 Phone: (800) 955-7070

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly.

You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Service Representative at (888) 588-0688 from 9:00am to 5:00pm M - F in your time zone.

Thank you for giving Equifax the opportunity to serve you.

ERIFAX

CREDIT FILE : June 26, 2004
Confirmation # 4168045754